MONEY:

ITS USE AND ABUSE

BY

CHRISTIANS.

SECOND EDITION.

LONDON:

THOMAS WARD & CO. 27, PATERNOSTER ROW;

AND WAUGH & INNES, EDINBURGH.

1837.

Price Sixpence.

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LONDON :
PRINTED BY P. WHITE AND SON,
17, Devonshire-square, Bishopsgate.

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If the Bible be true, it is to be feared that very many accredited christians, and not a few men holding office in the church of Christ, are living in the commission of a crime which if not abandoned, must exclude them from the kingdom of Heaven. Without looking beneath the surface of the christian world;—the most superficial view of it, fully justifies the affecting opinion of an eminently holy man:[a] that, "*the love of money*, will, in all probability, prove the eternal overthrow of more characters among professing people than any other sin; because, it is almost the only crime which can be indulged, and a profession of religion at the same time supported." And but little acquaintance with many acknowledged modern christians will establish their identity with those criminals of olden time, of whom it is said: "from the least of them, even to the greatest of them, every one is given to covetousness".[b] This ancient, universal, and damning sin,

"brought death into the world, and all our woe."—Milton.

for, it was this that led to the expulsion of our first parents from paradise; and some faint idea may be formed of the importance and guilt attached to it by Jehovah himself, who from amidst the loud thunders and vivid lightnings of Sinai, proclaimed: "thou shalt not covet".[c] But it is not intended to look at covetousness in all its varied and distressing developements,[d] but principally as it is manifested in acquiring and hoarding beyond what is requisite, for necessary,—for christian purposes.

In the following pages every statement will be sustained by reference to the *Bible;* the christian's only directory, and standard of appeal. He is guided by it through his pilgrimage, and he will be judged by it at the last great day; when it shall be said to him: "give an account of thy stewardship for thou mayest be no longer steward".[e] The maxims and practice of the world, are diametrically opposed to the clear and decided requirements of the book of life,

[a] Andrew Fuller. [b] Jeremiah vi. 13. viii. 10. [c] Exodus xx. 17.
[d] *Vide* Mammon, p. 50—60. [e] Luke xvi. 2.

and especially on the love of money, for "*men* will praise thee when thou doest well for thyself;"[f] and "the *wicked* blesseth the covetous man whom the *Lord* abhorreth."[g] And it is very remarkable it was in connexion with this deadly sin, that our Saviour said to the covetous: "ye are they, that justify yourselves before men, but God knoweth your heart; for that which is highly esteemed among men is an abomination in the sight of God."[h] The language of the *sincere* christian is: "I love thy commandments above gold, yea above fine gold, I esteem thy precepts concerning all things to be right, and I hate every false way."[i] He is anxious to know, in order that he may do the will of his Lord and master: and whilst he will acknowledge: "faithful are the wounds of a friend",[k] the *insincere*, under a feeling of self reproach will condemn many of these sentiments as too strong and uncharitable, only, because they come home to his conscience; and in his pride and rebellion against God, he will quarrel with even scriptural statements, which expose his guilt and his danger. But christian charity cannot invalidate, or soften down the unalterable declarations of the Most High, who associates the covetous with the vilest of criminals, and threatens them with the direst punishment.[l] The fulness, and variety of scripture on this subject is very remarkable; and it is extremely difficult to select from the mass of appropriate passages which bear forcibly upon it; for there is no other crime so often referred to, and denounced, both in the Old and New Testament; and no one more frequently adverted to, or so strongly condemned, by our blessed Saviour during his personal ministration on earth.

Do we enquire then, is there any thing sinful in acquiring property? Certainly not, if we do not exceed the rule and limits of christian moderation. Both reason and revelation[m] sanction provision for the contingencies of life, that we may be prepared for its vicissitudes, and not become burdensome to our friends or the public, and that we may have it in our power to provide for our families, and relieve the distresses and necessities of the poor; and above all, possess wherewith to advance the glory of God, and the best interests of man. But beyond this the christian must not —cannot go. It is admitted, that in many instances a certain, and even a large capital may be requisite to carry on mercantile and other pursuits, or necessary for the maintenance of those grades and ranks in society, the preservation of which, is essential to its welfare.

[f] Psalm xlix. 18.
[g] Psalm x. 3.
[h] Luke xvi. 15.
[i] Psalm cxix. 12.
[k] Proverbs xxvii. 6.
[l] Ephesians v. 5.
[m] Proverbs vi. 6.

No one can read the Old or New Testament with care and candour without being compelled to admit, that although for the wisest and kindest of reasons, the majority of the people of God, as strangers and pilgrims and mere sojourners on earth,[n] and citizens of a heavenly country, are poor as regards secular riches, yet wealth is in itself a blessing, as conferring on its possessors the power of doing much good. It was bestowed as a mark of Divine favour on Abraham, Isaac, Jacob, David, Solomon, Hezekiah, Job, and on many other scripture worthies who might be referred to.[o] "Money is a defence, and answereth all things;"[p] and it is said of the righteous: "wealth and riches are in his house;"[q] and of heavenly wisdom: "in her left hand are riches and honour."[r] It is admitted that houses, and fields, and vineyards, may not only be possessed by the christian, but even as an evidence of the favour of God;[s] and it is curious, that the bible itself teaches the doctrine and rules of ancient conveyancing.[t] It is manifest therefore, that there is nothing sinful in the moderate acquisition of money; nor is there any thing criminal in its possession. But "against the love, and hoarding, and unscriptural use of it, the solemn and oft reiterated warnings and denunciations of the scriptures are directed, and taking them for our authority, there are few things that exercise a more detrimental influence over us than wealth, by its capacity to multiply our attractions to the world, and to wean our affections from things that are above; by its tendency to enhance our fondness for the vain, and trifling, and costly ornaments of life; to minister to our taste for pomp and distinction; to nurture our love of ease and indolence, and to encourage pride, and arrogance, and selfishness. All these circumstances are plainly portrayed in scripture, and verified by the experience of life."[u] And the prophet associates pride, *fulness of bread*, and abundance of idleness, with neglect of the poor and needy.[x] Well then might the inspired penman affirm, that "the *love* of money is the root of all evil; which while some coveted after, they have erred from the faith and pierced themselves through with many sorrows; for they that will be rich, fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in perdition and destruction."[y]

But is it possible that so awful a being can exist in the church of Christ, as a *hoarder of useless money?* Oh, yes, and although

[n] Hebrews xi. 13.

[o] Gen. xiii. 2., xxvi. 12-14. 1 Chronicles xxix. 28. 2 Chronicles i. 12. Job xlii. 12.

[p] Ecclesiastes vi. 12. x. 19.

[q] Psalm cxii. 3.

[r] Proverbs iii. 16.

[s] Jeremiah xxxii. 15.

[t] Jeremiah xxxii. 14, 44.

[u] Edinb. Rev. Sep. 1831.

[x] Ezekiel xvi. 49.

[y] 1 Timothy vi. 9.

his crime and his doom (for "he is joined to idols, let him alone,"[a]) are written on his forehead in such legible characters as to be known and read of all, except by himself; yet there are not a few of whom it may be said: "they come unto thee as thy people cometh, and they hear thy words, but they will not do them: for with their mouth they show much love, but their hearts goeth after their covetousness."[b] It is a mournful fact, that not only in the metropolis, and large manufacturing towns, but in all parts of the country, some accredited christians are so given up to judicial hardness and blindness, that they hesitate not, year by year, to lay up hundreds, and even thousands, although they already possess more than they spend or their families need; whilst the cause of the Redeemer, and the urgent wants of their needy and perishing fellow-creatures, loudly appeal to them in vain for assistance. Be astonished, O ye heavens, at this![c] and well may all the dwellers on earth be amazed that Jehovah in his righteous judgment does not cut such asunder, and appoint them their portion with hypocrites and unbelievers.[d] The hoarder of money is justly hated by men, and despised by God. "Woe unto him that coveteth an evil covetousness."[e] At best, he is an useless cypher in society, and always his own greatest enemy. How justly is he designated a *miser—(a miserable man.)* We execrate the wretch who monopolizes corn, to the injury and ruin of his fellow-men; but in what does he differ from the man who hoards his money, who layeth up riches, which, if expended, might relieve the necessities of the destitute—except, in being less guilty? The accumulator is never content with his acquisitions. Every school-boy learns as one of his first lessons, "the love of money increaseth as money itself increaseth;" and one wiser than the heathen tells us: "he that loveth silver shall not be satisfied with silver, nor he that loveth abundance with increase."[f] There is much instruction in the commands of Jehovah to his people of old, who were permitted to collect only so much manna as was required for the day, or "it bred worms and stank."[g] The moral is, that if we selfishly and distrustfully accumulate and hoard more than we want for necessary and christian purposes, it will breed corruption and death. And is there no meaning in the positive and unequivocal prohibition of scripture: "lay not up treasures upon earth;" and why? because "where your treasure is, there will your heart be also."[h] And as out of the heart proceedeth all manner of evils, it

[a] Hosea iv. 17.
[b] Ezekiel xxxiii. 31.
[c] Jeremiah ii. 12.
[d] Luke xii. 46, 48.
[e] Habakkuk ii. 9.
[f] Ecclesiastes v. 10.
[g] Exodus xvi. 20.
[h] Matthew vi. 19, 21.

may be well to look at some of those which flow from the heart of the lover of money. The sight is appalling! They are so numerous that it is difficult to select from them; and they are so hideous that it is painful to contemplate them; but it must be done. And perhaps no better method can be pursued than to review them as they are developed in the apologies offered by christians who possess a sufficiency, in justification of their getting and hoarding money.

The first which will pass under review, because the most common, is *to secure the means of support.*

To "provide things honest in the sight of all men,"[i] is the duty of a christian; and by diligence in business he serves his Lord and Master, as much by being fervent in spirit. Solomon says: "the soul of the diligent shall be made fat," whilst he portrays the sad consequences of indolence,[k] and commends the virtuous woman, who "looketh well to the ways of her household, and eateth not the bread of idleness."[l] But can this justify our eating the bread of carefulness, to the injury of our spiritual and eternal interests? The apostle says, "I would have you without carefulness,"[m] and our blessed Redeemer cautions us against being overcharged and "choked with the cares and riches of this life."[n] But greediness of gain, and inordinate desire, and anxiety about the result of our industrious exertions, are all condemned by our Father, who "knoweth what things we have need of."[o] Instead of being satisfied with the daily and moderate supply of our necessities, in accordance with the spirit of the petition: give us this day our daily bread, we strive and struggle and disquiet ourselves to acquire an independency, forgetting that "he who hasteth to be rich, hath an evil eye,"[p] and "an inheritance may be gotten hastily at the beginnning; but the end thereof shall not be blessed."[q] The conduct of the over-anxious defeats its own intentions, for no efforts can succeed without the blessing of God, who alone "gives power to get wealth;"[r] and "it is vain for us to rise up early, to sit up late, and to eat the bread of sorrows,"[s] unless He bless us. And can we expect his favour, whilst we are doing what is contrary to his will, and thereby dishonouring and displeasing him? Rest assured, his blessing will rather be withheld, unless our diligence in business is associated with an abiding, humble, and unsuspecting confidence in His faithfulness, who has commanded us to "be careful for nothing, but in every thing, by prayer and sup-

[i] Romans xii. 17.
[k] Prov. xiii. 4—xxii. 29—xxiv. 20.
[l] Proverbs xxx. 27.
[m] 1 Corinthians vii. 32.
[n] Luke viii. 14—xxi. 34.
[o] Matthew vi. 8.
[p] Proverbs xxviii. 22.
[q] Proverbs xx. 21.
[r] Deuteronomy viii. 18.
[s] Psalm cxxvii. 2.

plication, with thanksgiving, to make known our requests to God,"[t] who says to the christian: "let your conversation be without covetousness, and be content with such things as ye have, for I will never leave thee nor forsake thee;"[u] and again: "his bread shall be given him, and his water shall be sure."[x] It is both sinful, and useless, for: "no man can serve two masters: either he will hate the one and love the other; or else he will hold to the one and despise the other. Ye cannot serve God and mammon. Therefore I say unto you, Take no thought for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than meat, and the body than raiment? Behold the fowls of the air: for they sow not, neither do they reap, nor gather into barns; yet your heavenly Father feedeth them. Are ye not much better than they? Which of you, by taking thought can add one cubit unto his stature? And why take ye thought for raiment? Consider the lilies of the field, how they grow? they toil not, neither do they spin: and yet I say unto you, that even Solomon in all his glory was not arrayed like one of these. Wherefore, if God so clothe the grass of the field, which to-day is, and to-morrow is cast into the oven, shall he not much more clothe you, O ye of little faith? Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, wherewithal shall we be clothed? (for after all these things do the gentiles seek:) for your heavenly Father knoweth that ye have need of all these things. But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you. Take therefore no thought for the morrow: for the morrow shall take thought for the things of itself. Sufficient unto the day is the evil thereof."[y] It was in much mercy that our Saviour said to his disciples, and still says to us: "take heed, and beware of covetousness, for a man's life consisteth not in the abundance of the things that he possesseth."[z] How foolish and criminal is it then wilfully to grieve, and deliberately to violate the positive commands of our best Friend, and give way to a spirit which destroys our own comfort and the peace of those about us, for: "he that is greedy of gain troubleth his own house."[a] And then, the uncertainty of "riches," which so often "make to themselves wings, and fly away as an eagle towards heaven. Wilt thou then set thine heart upon that which is not?"[b] However we may seek to gild this conduct by the specious names of industry, &c. it is nothing better

[t] Philippians iv. 6.
[u] Hebrews xiii. 5.
[x] Isaiah xxxiii. 16.
[y] Matthew vi. 24—34.
[z] Luke xii. 15.
[a] Proverbs xv. 27.
[b] Proverbs xxiii. 5.

than practical infidelity and unbelief, and proves the heart is given to Mammon rather than to God.

Another reason assigned for accumulation, is *to provide for children.*

Parents are required to make provision for their families, for "if any man provide not for his own, and especially for those of his own house, he hath denied the faith, and is worse than an infidel."[c] "The children ought not to lay up for their parents, but the parents for the children;"[d] and "a good man leaveth an inheritance to his posterity."[e] The female and helpless branches must unquestionably be provided for, against the ills of a selfish and inhospitable world. But christian moderation will limit the extent of the provision, and real affection will never permit a parent to forget that no greater curse can come on a son than to render him independent of his own exertions, under the blessing of God, for his support and respectability in life. "How much better is it to get wisdom than gold."[f] A solid education, with sound and holy principles, and a qualification for some profession or business, is preferable to thousands of gold and silver. It is unkind—it is cruel, to make our children independent; for dependence frees from many temptations, and leads to all the pleasures resulting from beneficial employment, whilst it prevents idleness, dissipation, and pride, and extravagance, which are almost always manifested by young men who have sufficient to support them without the labour of their hands or their heads. And who are the most successful, as well as the most happy of our youths? Unquestionably those who are thrown on their own resources, and have thus a stimulus to honourable exertion. The apostle says: "let all learn to profess honest trades for necessary uses, that they be not unfruitful."[g] "The intention of parents who lay up property for their children is to do them good, but how often does it do them harm? It is designed to make them rich; but how often is it the very means of making them poor! It is bequeathed to make them happy; but how frequently is it the cause of their misery and ruin? How often is a splendid inheritance the source of idleness, profusion, negligence, gaiety, rash adventure, and speedy beggary? For a father to harass himself through life to promote these miserable ends is certainly, if any thing is, vanity and vexation of spirit."[h] Besides, our property is not our own, but our Lord and Master's, and only held by us in trust, and if left to be squandered by those who

[c] 1 Timothy v. 8.
[d] 2 Corinthians xii. 14.
[e] Proverbs xiii. 22.
[f] Proverbs xvi. 16.
[g] Titus iii. 14.
[h] Dr. Dwight.

come after us, how can we appear at the bar of our Judge without being at once overwhelmed with shame and confusion of face? and if in his infinite mercy, He should not meet our approach to his bar with: "depart from me, for I know you not as my disciples;" yet in that day when the Son of Man shall come in his glory, our once beloved children may rise up in judgment, and say, "you are instrumentally the cause of our everlasting ruin; for, although you knew the deceitfulness and snares, and unsatisfactory nature of riches, and the difficulty of getting to heaven with them, and the long catalogue of evils flowing from their possession, with an unregenerated heart, yet you urged us to the acquisition, and left us property which had a curse entailed with it, because it belonged not to you or to us, but to God." Oh the indescribable horrors, and the tremendous consequences, of such an interview!

To be able to retire from active life, is another apology sometimes assigned.

There are few things more disgraceful than for a christian to be intensely engaged in the pursuits of a fleeting world, in the autumn of his days; and there is something truly interesting, when in the evening of life his affections are manifestly and supremely fixed on the durable realities of an existence, in which he is to be soon and incessantly employed in celebrating the triumphs of redeeming mercy. Besides, is it not both unkind and unjust, towards young and needy persons, entering on active life, for a professional man or a man of business, avariciously to grasp all he can lay his hands on? He has a fine opportunity of exhibiting one of the loveliest and rarest attributes of the christian character, by giving way for the introduction of industry and talent. "Let no man seek his own, but every man another's wealth."[i] Still, it is more than questionable, except under very peculiar circumstances, if a christian in possession of mental and physical powers, is justified in retiring *altogether* from a sphere of usefulness, where his wisdom and experience, like every other talent, is not his own, but held in trust, for the glory of God, and the interests of his fellow men, under the injunction: "occupy till I come."[k] Love of ease and selfishness may plead for retirement; but the christian should disclaim the influence of any such considerations. It is well worthy of solemn enquiry, with self application, if there be not a close resemblance between many of ourselves, and one of old, who said: "soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry; but God said unto him, *thou fool*, this night thy soul

[i] 1 Corinthians x. 24. [k] Luke xix. 13.

shall be required of thee; then whose shall those things be which thou hast provided? so is he that layeth up treasure for himself, and is not rich towards God."[l] And in what do many of us differ from poor unhappy Dives? who "was clothed in purple and fine linen, and fared sumptuously every day,"[m] and who, for aught we know to the contrary, was a warm-hearted, hospitable, and honourable man, yet is now calling in vain for Lazarus to dip the tip of his finger in water and cool his tongue;—or from luxurious Belshazzar? the essence of whose crimes was, that they lived to themselves, and glorified not God![n] Indeed it is evident that they who are esteemed by men as kind, and liberal, if lovers of themselves, are abhorred of God; because their conduct involves no recognition of the author of their mercies and the source of all their enjoyments, nor any of that disinterested, self-denying charity, which seeketh not her own, and which is one of the peculiar and characteristic features of the New Testament, in contradistinction to selfishness, in its varied and hateful forms. Consistently, the christian can only withdraw from the turmoil of busy life *to do good*; for an idle and selfish christian is a contradiction in terms. The motto of the child of God is: "no man liveth to himself,"[o] and if circumstances justify or demand retirement, we should take care that our tent be pitched where its wealthy inhabitants may become blessings to the neighbourhood: and how many such spots are there? where a family of piety and of affluence may instrumentally cause "the wilderness and solitary place to be glad for them, and the desert to rejoice and blossom as the rose."[p] In those cases in which hereditary rank or property place men in situations of influence and responsibility, the christian is bound to "abide in the same calling wherein he was called;"[q] but to see to it that he demean himself as a faithful steward, and that his talents are consecrated to God, and to the poor.

Every one is required to be about some work, either of the head or hands, and try as we may, we cannot evade the curse originally denounced on our first parents.[r] But who can tell how many disasters are the consequences of want of employment? No one has forgotten the simple stanza of the nursery:

"Satan finds some mischief still,
For idle hands to do."—Watts.

For want of something better to occupy their time, *some* engage in the petty, and party, and disquieting broils of their parish. *Others* are described by the apostle as "idle, wandering about from house to

[l] Luke xii. 19.
[m] Luke xvi. 19.
[n] Daniel v. 24.
[o] Romans xiv. 7.
[p] Isaiah xxxv. 1.
[q] 1 Corinthians vii. 20.
[r] Genesis iii. 19.

house ; and not only idle, but tattlers also, and busy bodies ;"[s] and what is the remedy he prescribes for this evil? that "*they work.*"[t] *Others* go about from place to place, restless, unsettled, useless—and exposed to every temptation ; instead of circulating their money, their tracts, and their bibles ;—lovers of themselves and living only for their own pleasure and gratification. *Others* voluntarily take upon themselves, ay and seek for corporate or civic appointments, whilst there are very many of equal intelligence, and ability, and integrity about them, able and willing to fill these secular posts, who do not profess to be citizens of a better, even of a heavenly country, and merely strangers, and pilgrims, and sojourners on earth, commanded by their Lord and Master, to let the dead bury their dead, whilst they should follow him,[u] who has made it a condition of his favour and friendship : "come out from among them and be ye separate saith the Lord, and I will receive you, and I will be a Father to you, and ye shall be my sons and daughters saith the Lord Almighty."[x] There are but few, if any of these offices that can be touched without pollution and injury to the spiritually minded man ; for it is notorious, they cannot be held, and their duties faithfully discharged, without frequent and intimate association with the enemies of God, and inordinate eating and drinking, with boisterous mirth, and late hours, and the violation of the sabbath by himself, his servants, and his horses, and other practices which are wholly incompatible with high toned personal and family religion. All this is totally inexplicable to the plain christian, who has no other rule of conduct than that which the bible supplies, and who feels it very difficult to keep his face heavenwards, even without these hinderances. He is therefore utterly astonished at such proceedings, when he recollects that the believer is engaged incessantly in a spiritual conflict, and calls to mind the language of inspiration : "no man that warreth entangleth himself with the affairs of this life, that he may please him that hath chosen him to be a soldier :"[y] and when he contemplates him as a racer, he is equally confounded, remembering that he is commanded to "lay aside every weight, and so to run that he may obtain the prize."[z]

To maintain the respectability and usefulness of christianity, is sometimes offered as another apology.

Has not this delusion, my christian friends, characterized every church, that has departed from the simplicity, purity, and spirituality of the New Testament? and is it not a suggestion of the prince of

[s] 1 Timothy v. 13.
[t] 2 Thessalonians iii. 12.
[u] Matthew viii. 22.
[x] 2 Corinthians vi. 17.
[y] 2 Timothy ii. 4.
[z] 1 Corinthians ix. 24.

darkness, who often clothes himself as an angel of light? for did not our heavenly Teacher when he tabernacled with us on earth, instruct us differently, both by his precept and example? Our Saviour declares that his kingdom is not of this world,"[a] and would he have voluntarily renounced his honour and glory, and taken upon himself poverty, had he not deemed it most consistent with the genius of christianity? He could as easily have been a rich as a poor man, but by his renunciation of wealth, and of the pomp and vanities of the world, he left us as an example, that we should follow his steps, and learn from him that all the mighty purposes of redemption might be accomplished by means opposed to secular grandeur; and that this world's riches were not necessarily associated with christian influence, and successful exertions. He mercifully says: "seekest thou great things? seek them not;[b] because he knew their tendency to lead their possessors to look to them as the means of happiness, and thus by alienating their affections from himself, to create an idolatrous dependency. Because they have this tendency the apostle instructs Timothy to " charge them that are rich in this world, that they be not high-minded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy, that they do good, that they be rich in good works, ready to distribute, and willing to communicate."[c] And on that account Jesus said to his disciples: " how hardly shall they that have riches enter into the kingdom of God! It is easier for a camel to go through the eye of a needle than for a rich man to enter into the kingdom of God. And the disciples were astonished at his words. But Jesus answereth again, and saith unto them: Children, how hard is it for them that trust in riches to enter into the kingdom of God. And they were astonished out of measure, saying among themselves, who then can be saved? And Jesus looking upon them saith, with men it is impossible, but not with God: for with God all things are possible."[d] Would it not be well for us all daily to adopt the prayer of David: " incline mine heart unto thy testimonies and not to covetousness,"[e] (or *accumulation* as it is in the original), or that of Agur: " give me neither poverty nor riches; feed me with food convenient for me, lest I be full and deny thee, and say who is the Lord? or lest I be poor and steal, and take the name of my God in vain."[f]

But independent of this, he who knew, that where our treasure is, there will our hearts be also, graciously commands us not to lay up

[a] John xviii. 36.
[b] Jeremiah xlv. 5.
[c] 1 Timothy vi. 18.
[d] Mark xi. 23—27.
[e] Psalm cxix. 36.
[f] Proverbs xxx 8.

treasure on earth,[g] for riches are but filthy lucre,[h] "dust—the portion of the world who wish for no better; so polluting to the touch, and taste, and habits of christians, that like the dust of the summer road, it blinds our eyes, and obscures our prospects. It obstructs all brighter views of the Saviour, dims the eye of faith, and hides the glorious prospect, which if beheld in the horizon, would enliven and invigorate us in our heavenly way."[i] Our observers, and they who watch for our halting, are fully alive to the inconsistencies of professors of religion in this matter, and hesitate not to say: "the mammon of unrighteousness seems to inspire none of the godly either with terror or aversion. They testify no reluctance to follow the footsteps of the worldly, in the way to wealth. They quietly and fearlessly repose amid the many luxuries it enables them to procure. We see their houses furnished in every way to gratify the lust of the flesh, the desire of the eye, and the pride of life; and their tables covered with the same luxurious viands that are in ordinary use with men of the world. This self indulgence, and worldly conformity, and vain glory, although at variance with the spirit and principles of the gospel, seem to find just as much favour in their eyes as with other people!"[k] Thus do we give occasion for our enemies to triumph!

To be able to do good, and distribute to the necessities of others, is a reason which some will tell you urges them to accumulate.

There is no pretext so specious as this, and no one by which the father of lies more fatally deludes his victims; for is it not a positive and notorious fact, that the accumulation of money has a tendency, through our corruption, to produce quite a different effect; so that the individual who was liberal and kind, and warm-hearted, and open handed, when comparatively poor, on acquiring opulence becomes close-fisted, and hard-hearted, and mean, and churlish, displaying selfishness in all its detestable manifestations? And yet many such are to be found within the pale of the church of Christ; and when you attempt to extract from them a little of their money, it is like withdrawing their heart's blood, or plucking out the apple of their eye! How pitiful and evasive their excuses! They would excite a smile, did they not produce a sigh. We sicken at the investigation of this crying sin. *Some*, although surrounded by all the comforts, and many of the luxuries of life, even to an extent which proves that instead of practising self-denial, they indulge in the gratification of the lust of the flesh, the desire of the eye, and the pride of life, will plead *inability*, and this too, sometimes with rudeness of

[g] Matthew vi. 19.
[h] 1 Timothy iii. 3.
[i] Bridges on the cxix. Psalm, verse 25.
[k] Edinburgh Review, Sept. 1831.

manner and unkindness of speech, instead of regarding the applicant as a friend of God, who is insulted by them, through their behaviour to his servant, labouring in a common cause, in which they are, and ought to feel themselves as much interested, as he or she who applies for assistance. But whether guilty of a violation of holy courtesy or not, christian man or woman! dare you say you are *unable* to give, in the sight and hearing of an omniscient God? or even to the applicant, who though he may not tell you so, yet knows you stand before him with a falsehood on your tongue; and know you not, that he will be your judge at last? for "the saints shall judge the world,"[l] when "the covetous, who are idolaters, and all liars, shall have their part in the lake that burneth with brimstone and fire."[m] What a contrast are you to David, who could appeal to heaven in connexion with this subject: "I know also my God, thou searchest the heart, and hast pleasure in uprightness."[n] *Others* will tell you, when you solicit their co-operation, in some work of charity and labour of love, that they would help you, but *the applications are so numerous*. Well, and what if they are?—the more the better, if you have any thing to spare for God and man; and if you had a christian's heart, you would rejoice in the honour and privilege of doing good, and with gratitude would exclaim: "who am I, that I should be able to offer after this sort, for both riches and honour come of thee, and of thine *own* have we given thee?"[o] *Others* will evade, by telling you *the objects are unworthy*. Granted, but what would be your own condition if a God of justice had conferred on you only what you deserved? But can you offer such an excuse, and yet pretend to be children of Him who "makes the sun to rise on the evil and the good, and sendeth rain on the just and on the unjust?"[p] The recipients of your charity may abuse the gift you bestow, but so do you with respect to many of those which are still continued by a God and Father of unwearied kindness, notwithstanding your ingratitude to, and forgetfulness of the donor. Whatever may be the misapplication of your bounty, remember you are commanded to "do good to *all* men,"[q] and "whoso has this world's good, and seeth his brother have need, and shutteth up his bowels of compassion from him, how dwelleth the love of God in him?"[r] And are you disposed to ask the cold blooded question, who is my brother? and, "am I my brother's keeper?"[s] let the conduct of the good Samaritan[t] supply you with an answer, and furnish you with a

[l] 1 Corinthians vi. 2.
[m] Revelations xxi. 8.
[n] 1 Chronicles xxix. 1.
[o] 1 Chronicles xxix. 14.
[p] Matthew v. 45.
[q] Galatians vi. 10.
[r] 1 John iii. 17.
[s] Genesis iv. 9.
[t] Luke x. 33.

model and a precept. "Go and do thou likewise," is the moral of the tale as applied by our Saviour himself,[u] and how many of our brethren and sisters of mankind, (for God "has made of one blood all nations of men," and all are his offspring,[x]) are suffering from oppression, or penury, or sickness, and a thousand of those ills which flesh is heir to, and yet ye who are well fed, and well clothed, and who fare sumptuously every day, having enough and to spare, endeavour to cover your flimsy excuses by talking of the unworthiness, and the ingratitude, &c., &c., of the poor! No one believes you, and God and your own conscience condemn you, as selfish, hard-hearted, and insincere. Neither religion nor prudence would plead for indiscriminate charity, for he only is blessed in his deeds "who *considereth* the poor;"[y] and in many instances, giving money is a curse rather than a blessing. It is your duty to investigate every case, and adapt the nature of your bounty to its peculiar circumstances. "It is not enough to give silver or gold, which you do not want, or to add your name to the contributions of charity. You must give your time and your attention, and descend to the trouble of investigation; you must rise from the repose of contemplation and make yourself acquainted with the object of your charity, or your bounty may be squandered in idleness and dissipation. Benevolence is not merely a feeling, but a principle: it is a work, and a labour, and often calls for the severest efforts of vigilance and industry, in the dark and dismal receptacles of misery; in the hospitals of disease; and in the putrid lanes of our great cities, where poverty dwells in lank and ragged wretchedness, agonized with pain, faint with hunger, and shivering in a frail and unsheltered tenement. You are not to conceive yourselves real lovers of your species, and entitled to the praise and reward of benevolence, because you weep over a fictitious representation of human misery. You may do this in the indolence of a studious and contemplative retirement, and may breathe all the tender aspirations of humanity; but what avails all this warm and effusive benevolence, if it is never exerted?—if it never rise to execution?—if it never accomplish a single benevolent purpose?—if it shrink from activity, and sickens at the pain of fatigue? It is easy enough to come forward with the cant and hypocrisy of fine sentiment—to have a heart trained to the emotions of benevolence, while the hand refuses the labour of discharging its offices—to weep for amusement, and have nothing to spare for

[u] Luke x. 37. [x] Acts xvii. 26. [y] Psalm xli. 1.

human suffering, but the tribute of an indolent and imaginary sympathy!"[z]

But it is a question frequently asked: what *proportion of his property* is a christian required to set apart for the glory of God, and the interests of his fellow-men?

All extreme opinions on this subject are unwise and prejudicial; still there are some fixed, and inviolable, and generally recognized positions and principles, in the word of God, which regulate the faith and practice of christians in all ages, and under every circumstance, and one of these is: *that as a redeemed, and purchased, and separated people, they, and all that they have, belongs to God, and not to themselves, except as they hold it in trust, to be expended for the advancement of his honour, and the welfare of their fellow creatures.* It has been maintained by some holy, and devoted, and conscientious persons, that on becoming christians, we are required to do as the primitive disciples did, and that our Saviour expects us literally to sell all that we have and follow him. Much misconception on this point has existed, which may, perhaps, in a great degree, be removed by a few plain suggestions. The circumstances of christians, and the position of christianity, were *then* very peculiar, and such as may never occur again. The conduct of the first believers, was altogether voluntary, and although not disapproved of, yet it is no where commanded, and it prevailed in no other church but in that of Jerusalem. Besides, were it of universal and lasting obligation, what would become of all those personal and relative duties—the faithful performance of which is essential to a consistent profession of christianity? If we were required literally to follow out the practice of of the first christians, what meaning could we attach to the numerous precepts of the scriptures: to be diligent in business, to provide for our families, to secure the means of doing good, to meet the claims of hospitality, &c. &c. Still, no one is entitled to the character of a christian, who is not prepared to give up all, and take up his cross and follow Christ, should circumstances arise to demand the sacrifice. The difficulties which at first seem to attach themselves to the case of the young ruler[a] and the poor widow, referred to in the gospel,[b] diminish, when we look at the injunction of our Saviour to the former, not as one of universal and perpetual obligation, but merely as a test of his character; and in reference to the widow, his approving observations could only have a comparative meaning, and cannot be applicable in their full bearing to many, whose circumstances do not

[z] Dr. Chalmers' Sermon on Psalm xli. 1.

[a] Matthew ix. 18. [b] Mark xii. 41—44.

resemble hers, for she had her capital merely in her daily labour, but their business transactions must be suspended were they literally to do as she did.

Do you ask then what proportion of your property should be consecrated to works of faith and labours of love? It is strange that a christian can be at any loss on this point. For it is undeniable that *all* he does not want for necessary purposes and for expenditure in a manner consistent with his professed character *belongs to God, and to his fellow-creatures.* This may be "a hard saying, who can bear it?"[c] but it is the word of God, and in accordance with the entire letter and spirit of the book of life. If taught by the Holy Spirit you have learned that you are only *a steward,* and by a solemn and awful tenure of responsibility, you hold all *in trust,* and must give an account of the disposal of every farthing entrusted to you. The great Proprietor of all says: "the silver is *mine* and the gold is *mine*,"[d] and "whatsoever is under the whole heaven is *mine.*"[e] Can there be any doubt then, to whom your property belongs, and for whom it is to be spent? What should you think of a steward who embezzled your money, and applied it to his own selfish gratifications? and in what would his dishonesty differ from yours? And woe be to the christian professor who lives unmindful of his responsibility, for if he "be not faithful in the unrighteous mammon, who will commit to his trust the true riches?"[f] The question is simply this: *are you doing all you can?* Perhaps an omniscient God, and your conscience will help you to answer this plain and intelligible question. There have been some noble spirits in these latter days, such as Thornton, and Broadley Wilson, who shone brightly only because they were surrounded by disgraceful darkness. How contemptible is the portion set apart for christian and benevolent purposes by most modern believers, when compared, or rather contrasted, with the conduct of the primitive saints, of whose self-denying and cheerful and bountiful contributions the apostle declares: that "in their deep poverty, yea and beyond their power, they abounded in the riches of their liberality, and with much entreaty prayed him to receive their gift."[g] And of others it is said: "then the disciples, every man according to his ability, determined to send relief to the brethen;"[h] and we find it a positive scriptural command concerning the collection for the saints to "lay by in store, as God has prospered us."[i] Such was the practice, and such the precepts of the church,

[c] John vi. 60.
[d] Haggai ii. 8.
[e] Job xvi. 11 Psa. iv. 12.
[f] Luke xvi. 11.
[g] 2 Corinthians viii. 2.
[h] Acts xi. 29.
[i] 1 Corinthians xvi. 2.

in her days of simplicity, and purity, and first love, and they are equally obligatory on us in these latter days; and "to whom much is given, of him much shall be required."[k] When divine love warms the heart, and that sacred flame consumes for a time the stubble of our corruptions and selfishness, we sing—

"Were the whole realm of nature mine,
That were a present far too small:
Love so amazing, so divine,
Demands my life, my soul, my all!"

WATTS.

and yet we dole out our silver or our gold, not according to our ability, or as God has prospered us, but most discreditably and criminally disproportionate to the claims of the millions perishing for lack of knowledge, and suffering from the manifold distresses of ignorance, or poverty, or sickness. Probably there never was a period in the history of our fallen world, when Jehovah, by the intimations of his providence, so loudly commanded his redeemed people to go up and possess the land, in all its length and breadth. "The fields are white, and the harvest plenteous, but the labourers are few."[l] The heathen are crying out: "come over and help us;"[m] and nothing seemingly hinders their conversion but the apathy and unconcern of christians, many of whom could (if they would) secure the evangelization of the world, by opening their coffers, and merely contributing their surplus property to secure the agency which God deigns to employ for the accomplishment of his purposes. How awful the consideration, that we daily pray: Thy kingdom come, and yet withhold the means which the Glorious Object whom we address has deposited with us as his agents, to bring about the delightful events predicted in the prophecies and promises of His word. Nay, some are so selfish and ensnared by the love of money, that even when collections are publicly made to relieve the penury and wretchedness of their suffering fellow-creatures, or to advance the honour of God, they dare to insult the Majesty of Heaven, by either passing the plate or box altogether unheeded, or they drop some paltry contribution into it, the amount of which they would be ashamed to have known of their fellow-men! They would be indignant if charged, or suspected, of not being *able* to give more, and yet they permit the cursed sin of covetousness to limit their donations to a sum insignificant in the extreme, in relation to their ability and their obligations. The poorest christian may give something, even if he can say, "silver and gold have I none;"[n] and if it be but the "two mites which make a

[k] Luke xii. 48. [l] Luke xii. [m] Acts xvi. 9. [n] Acts iii. 6.

farthing,"[o] or "a cup of cold water in the name of a disciple, he shall in no wise lose his reward;"[p] and rejoice, my beloved friends, in the high honour conferred on you, for ye are workers together with God and Christ;[q] and the King of Saints himself condescends to say unto you, "inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto *me*."[r] No christian can do more than to merit the eulogium, "she has done what she could,"[s] but no one has a right to do less; and however small may be your contributions, remember, "if there be first a willing mind, it is accepted according to that a man hath, and not according to that he hath not."[t] "But those who are in the lowest circumstances must not forget that they are the Lord's stewards. Almost all might spare something that is now wasted, and thus to prove their faithfulness *in a little*, and this would ensure a gracious recompense, equally with the larger donations of their more wealthy brethren. If men spend even their little upon themselves, they will surely be condemned as unfaithful stewards, when turned out of their stewardship."[u]

Let every one then give according to his ability, as in the sight of a heart-searching God, who cannot be deceived; yet always mindful of the private and imperative claims of his poor relatives and friends, and never daring to be generous, unless he be first just to his family and creditors. All may do much also by their constant and fervent prayers for the extension of the Redeemer's kingdom, and may aid, by their personal efforts in instructing the ignorant, or establishing and supporting schools, and institutions for the relief of the physical necessities of the needy and afflicted; so that when their Master shall come and reckon with them, He may receive his own with usury,[x] and bestow upon them the delightful gratulation: "well done good and faithful servant."[y] But to secure this, we must see to it that our motives are pure: and "let no one give grudgingly, as of necessity, for God loveth a cheerful giver,"[z] and nothing short of *giving as to the Lord* will be acceptable to him, for we may rest assured that—

> "No works shall find acceptance in that day,
> When all disguises shall be rent away,
> That square not truly with the scripture plan,
> Nor spring from love to God, and love to man."
>
> COWPER.

READER, when Jesus was on earth, he never but once gave a

[o] Mark xiii. 42.
[p] Matthew x. 42.
[q] 2 Corinthians vi. 1.
[r] Matthew xxv. 40.
[s] Mark xiv. 8.
[t] 2 Corinthians viii. 12.
[u] Scott on Luke xvi.
[x] Matthew xxv. 27.
[y] Matthew xxv. 21.
[z] 2 Corinthians ix. 7.

test of character, and then he said, "by their *fruits* ye shall know them;"[a] and it is by this evidence you will be judged by a God of inflexible truth, "in that day when he shall render to every one according to his deeds,"[b] for "he is not a man that he should lie, nor the son of man that he should repent."[c] If your character and conduct have been portrayed in the preceding pages, the bible condemns you as an idolater and unbeliever, although you may have the reputation of being a christian among your friends and with the world. Rest assured, you are planting your dying pillow with thorns, and your latter end will be either one of darkness, or of doubt, or of insensibility. Will you then hazard your immortal interests for filthy lucre—for riches, which, when acquired, almost always become the sources of trouble and vexation of spirit, and which "profit not in the day of wrath?"[d] when as certainly as you now live, and as Jehovah will then exist, if you have been unfaithful to your trust, and have misapplied your talent, or kept it laid up in a napkin,[e] you will be met on your venturesome approach to his bar, with: "cast ye the unprofitable servant into outer darkness; there shall be weeping and wailing and gnashing of teeth;"[f] for "those mine enemies, which would not that I should reign over them, bring hither and slay them before me."[g] These tremendous sentences stand intimately associated with the crime of covetousness, and although the avaricious hoarders of money, and those who spend it upon themselves, may be saying, peace, peace, He who cannot lie says, there is no peace to such,[h] for "if any man keep not my commandments he is a liar, and the truth is not in him,"[i] for "ye only are my friends, if ye do what I command you."[k]

In the *testamentary* disposal of the property which you have held with the charge "occupy till I come;" remember that whenever you are called hence, the time will have arrived when you are to "give an account of your stewardship, for thou mayest be no longer steward;" and if it be found that you have dared to leave that which you only held in trust as a steward, to relatives or friends, or objects not in need, how awful will be your doom! How surely will you incur the righteous indignation of your Lord and Master, before whose dread tribunal you are going to "receive according to the things done in the body whether they be good or bad."[l] To you it will then be said: "will a man rob God? but ye have robbed

[a] Matthew vii. 16.
[b] Romans ii. 6.
[c] Numbers xxv. 19.
[d] Proverbs vi. 14.
[e] Luke xix. 20.
[f] Matthew xxii. 13.
[g] Luke xix. 27.
[h] Jeremiah vi. 14.
[i] 1 John ii. 4.
[k] John xv. 14.
[l] 2 Corinthians v. 10.

me."[m] "Thy money perish with thee."[n] "Go to now, ye rich men, weep and howl, for your miseries that shall come upon you. Your riches are corrupted, and your garments are moth-eaten. Your gold and silver is cankered, and the rust of them shall be a witness against you, for ye have heaped treasure together against the last days."[o] But time would fail to quote a tenth of the frightful warnings, and threatenings, and curses of revelation, in connexion with this sin; yet Jehovah would as soon abdicate his throne as revoke one of them, for he is as faithful in the infliction of his judgments as in the fulfilment of his promises. If possible you should be your own executor, and distribute your money during life; but if you have held it fast until you can no longer retain your hold of it, do not increase your guilt by leaving (to those already provided for and not in necessitous circumstances) what is *not yours to give, but which belongs to God.*[p]

Brethren and sisters in Christ! I beseech you by the mercies of God, listen to your Heavenly Father and Friend entreating you to "repent and turn yourselves from your idols of silver and gold,"[q] for "what shall it profit you, if you gain the world and lose your souls?"[r] Bear in mind, that the religion of the gospel is pre-eminently characterized by diffusive disinterested benevolence; and if disciples of the self-denying, sympathising, and loving Saviour, you must imitate Him who "pleased not himself,"[s] but "went about doing good,"[t] who "had compassion on the ignorant, and on them that are out of the way."[u] Think often of your heavenly origin and destination.—Remember you are only pilgrims, and sojourners, and stewards on earth, and that the chief end of your existence is to glorify God here, that you may enjoy Him hereafter in heaven. And as nothing short of the omnipotence of divine grace can rescue you from this pit of destruction, look to the all-sufficiency of Him, who on this subject says: "with men it is impossible, but not with God, for with God all things are possible."[x] Often go to the *Cross of Christ*, and estimate, if you can, the value of what he paid for your redemption, and then you will feel that you are "not your own, for ye are bought with a price, even with the precious blood of Jesus, who, though he was rich, yet for your sakes became poor, that ye through his poverty might be rich;"[y] therefore, "glorify God in your body and spirit, which are God's."[z] It is only at the cross of a dying Saviour, that your hard

[m] Malachi iii. 10.
[n] Acts viii. 20.
[o] James v. 1.
[p] Mammon, p. 209.
[q] Psalm cxv. 4.
[r] Luke viii. 36.
[s] Romans xv. 3.
[t] Acts x. 38.
[u] Hebrews v. 29.
[x] Matthew xix. 26.
[y] 2 Corinthians viii. 9.
[z] 1 Corinthians vi. 13, 20.

heart can be melted, your selfishness and avarice destroyed, and that you will feel the expulsive and consuming power of holy love :—

"There strongest motives sting;
There sacred violence assaults the soul;
And nothing but compulsion is forborne."

YOUNG.

You will there, and there only, triumph over those feelings and passions, which now permit you to contemplate without the deepest sorrow, and unreserved consecration of your every talent, the pitiable and helpless condition of many hundred millions of your fellow sinners, yet "sitting in darkness and in the shadow of death."[a] Let then the value of immortal souls, and the love of Christ constrain you; for "he died that they who live should not henceforth live unto themselves, but unto him who died for them, and rose again."[b]

A good man "disperseth and giveth to the poor,"[c] and if there be any thing worth living for, next to securing an interest in the favour of God himself, it is to enjoy the testimony of our consciences and so to act that it shall be justly said of us: "when the ear heard, then it blessed me, and when the eye saw me, it gave witness, because I delivered the poor that cried, and the fatherless, and him that had none to help him. The blessing of him that was ready to perish came upon me; and I caused the widow's heart to sing for joy. I was eyes to the blind, and feet was I to the lame. I was a father to the poor, and the cause which I heard not, I searched out."[d] The *pleasures of benevolence* surpass all others, and the luxury of doing good is inferior only to communion with God: and nothing so surely assimilates us to Him, whose most endearing attribute is *love*. We should be emulous of imbibing the spirit and of treading in the footsteps of a compassionate Saviour, and of knowing by personal experience that

"—— mercy is twice blessed:
It blesseth him that gives and him that takes,
And droppeth as the gentle rain from heaven,
Upon the earth beneath."

SHAKESPEARE.

and if conscience is beginning to do its duty, delay not to render to God the things that are God's, and to your fellow creatures that which you have hitherto heedlessly or covetously withheld. Look around you, and search out the widow, the fatherless, the destitute, the wretched, and the ignorant, and especially investigate and relieve

[a] Luke i. 79. [b] 2 Corinthians v. 15. [c] Psalm cxii. 9. [d] Job xxix. 11—16.

the circumstances of *those best of men, the ministers of the gospel,* many of whom, both in and out of the national church, are insulted by being occasional guests at your luxurious tables, although struggling at home with scarcely sufficient to meet their personal and relative expenses, whilst they have every claim on you for *liberal* support;—and yet of your abundance you deem it enough to supply them with a most miserable portion. This is a crying sin among christians, and must be most offensive to the great Head of the church.

Ambassadors of the cross, cry ye aloud, and spare not, but fearlessly and faithfully do your duty. You well know there are in your congregations those who are notoriously "joined to idols of silver and gold,"[e] who "are feeding on ashes—deceived hearts have turned them aside, so that they cannot deliver their souls, or say, is there not a lie in our right hands?"[f] No longer then, tacitly connive at this universal, this paralyzing, this fatal crime, by your silence or feeble warnings; or by your participation in the luxuries, or unchristian expenditure of your people. Listen to the uncompromising apostle Paul, addressing both you and private christians: "I have written unto you not to keep company with a brother who is covetous, or an idolater: with such an one no not to eat."[g] And ever bear in mind the solemn command and threatening of Jehovah by his prophet: "Son of man, I have made thee a watchman unto the house of Israel, therefore hear the word of my mouth and give them warning from me. When a righteous man doth turn from his righteousness, and commit iniquity, he shall die, and because thou hast not given him warning, he shall die in his sin, and his righteousness which he hath done shall not be remembered, but his blood will I require at thine hand."[h]

[e] Psalm cxi. 4. [f] Isaiah xliv. 20. [g] 1 Corinthians v. 11. [h] Ezekiel iii. 17—20.

London: Printed by P. White & Son, 17, Devonshire Square.